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## How Can I Know?

By ALBERT W. ATWOOD

How can I know the standing of unlisted stocks, their earning power and their market value?

THIS is a very difficult question to answer, because it is so broad and general. By unlisted stocks the reader means those that are not admitted to the stock exchanges. In the larger cities, especially New York, Boston, Philadelphia, and Chicago, there are regular stock exchanges which permit only a limited number of stocks and bonds to be bought and sold, and much information regarding these securities must be furnished by the companies before any "listing," or permission to do business in them, is permitted.

A listed stock may not be better, necessarily, than an unlisted stock, but the presumption is in favor of it. Usually it is a fairly tried and seasoned security, and rarely is it a mere gamble. There are some unlisted stocks better than any listed ones; it is safe to say that the vast majority of unlisted securities available to the public are not so safe as those that have been admitted to quotation on the exchanges, although, among the "outside" shares are numerous desirable ones.

But this article is intended to throw light on unlisted stocks, not to describe the other variety. In regard to copper shares, Weed's (formerly Stevens') "Copper Handbook" describes many thousands. It is a standard, reliable work, to be found in any large library, in all brokers' offices, or it may be ordered from a book dealer. Any copper stock not found in this book (unless promoted since the last edition went to press) is hardly worth further attention. A much smaller and cheaper but reliable copper stock manual, and also a similar booklet on Standard Oil stocks and another on "independent" oils, are published by a service company in New York and distributed free by brokers who specialize in these particular securities. From Los Angeles one may purchase for 50 cents a copy of the Oil Bradstreet, which lists only oil companies in the State of California; but there are thousands of them. This book and Weed's "Copper Handbook" do not give the prices of stocks, but only essential facts concerning companies.

I am very much afraid the investor who wrote the letter at the head of this article was in hopes that I could tell him of some one book from which he could learn all about unlisted stocks. Now, there are hundreds of thousands of such stocks, and no one hundred books tell all about them. The inquirer should read chapter 8, on "How Can I Learn More About This Subject?" in the booklet, "Making Your Money Work for You," a copy of which will be sent by the editor of this magazine for 4 cents in stamps. He should obtain from brokers who specialize in outside securities in such cities as Boston and New York copies of their circulars; and, above all, he should learn to read the financial pages of newspapers.

### Newspaper Stock Quotations

TIME and again, inquiries come to this department asking where the quotation for a certain stock may be found. Nine times out of ten it appears on the financial page of any leading newspaper, especially in the New York papers—which, as a rule, cover more different markets in their stock quotations than papers in other cities. Before me is one New York paper—and nearly all others are as complete or more so—which gives, in addition to all quotations on the New York Stock Exchange and the Consolidated Stock Exchange of New York, the following quotations:

New York City bonds; Standard Oil group; mining stocks in San Francisco, Tonopah, Goldfield, and Colorado Springs; tobacco stocks; Boston, Pittsburgh, Baltimore, Chicago, and Philadelphia stock exchanges; Boston curb; railway equipment bonds; short-term notes; auction sales; public utilities (about one hundred

different quotations); munition stocks; and, finally, the New York curb list, with quotations on perhaps 250 miscellaneous securities.

As to the standing and earning power of unlisted stocks, if nothing is to be found in any of the books mentioned in this article or in the more extended list of books, periodicals, and newspapers mentioned in Chapter 8 of "Making Your Money Work for You," the search for information will not be an easy one. The only resources remaining are the following: statistical departments of brokers and investment bankers (which are often very complete), financial editors of newspapers and magazines, bank officials and bank credit departments, and reporting agencies, the names of which in each city may be obtained from the banks, and which will make reports for a regular fee. There is only one other suggestion: try to learn whether there is any large financial library in your city to which you may secure access, and consult the records for yourself without asking the favor of a written report from the broker or whoever else may own the library.

### Free Booklets that You May Have for the Asking

Arrangements have been made by which any reader mentioning this magazine may have any or all of the following booklets on request.

Slattery & Co., 40 Exchange Place, New York, issue the "Investor's Pocket Manual," giving important corporation statistics, which will be sent upon request, including booklet explaining the Twenty Payment Plan. Ask for 22-E.

The partial-payment method of saving and investing is interestingly described in Booklet L-2, entitled, "The Partial-Payment Plan," which will be sent to any applicant by Sheldon, Morgan & Co., members New York Stock Exchange, 42 Broadway, New York.

The American Investor is a monthly magazine of human and timely interest. The publishers will send a complimentary copy to any one interested in making sound investments. Address Department 12, 10 Pine Street, New York City.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will furnish to our readers, upon request, Booklet P, which contains some very interesting information on banking by mail.

The Odd Lot Review is a weekly publication written in plain English, in terms which the average man can understand. It aims to give a common-sense view of small investment opportunities. Sample copies will be sent on application to the publishers, 61 Broadway, New York City.

A calendar of approximate dividend dates of stocks listed on the New York Stock Exchange will be sent by Baruch Brothers, members New York Stock Exchange, 60 Broadway, New York. The firm will also send their booklet on Odd Lots, outlining their Instalment Payment Plan, on request.

Any one interested in the Motor Stocks should send to L. R. Latrobe & Co., 111 Broadway, New York City, for their booklet E. E. 6. This firm also has a Partial Payment Plan for the purchase of all Curb and Stock Exchange Securities, which they will send on request.

An investor's folder entitled "Questions and Answers" on securities is issued for free distribution by J. Frank Howell, 52 Broadway, New York. Write for your copy of this timely folder, E. W.

Williams, Troth & Coleman, Investment Securities, 60 Wall Street, New York, offer public utility preferred stocks, yielding 5 to 8 per cent., and common stocks with enhancement possibilities. This offering is outlined in "Current Letter B," a copy of which will be supplied on written request by the above-named firm.

In their booklet "How," E. F. Coombs & Co., 122 Broadway, New York, describe a small-payment plan for the purchase of bonds in denominations of \$100, \$500, and \$1000, which enables investors to take advantage of current price without increasing the cost of the bonds.

First mortgage buyers will be interested in the Investor's Guide, published monthly by the National Bond & Mortgage Trust Company, 2940 Lincoln Avenue, Chicago, Illinois. The Guide is sent free. Write and ask them to put you on the mailing list.

Free copy of the Unlisted Securities Review and Circular 66 will be sent on request by Dawson, Lyon & Co., 42 Wall St., New York. This firm quotes markets in all unlisted stocks and bonds. The Review contains suggestions for investment, as well as list of 75 unlisted stocks with their quotations, dividend rates, etc.

"The Partial Payment Plan," booklet B 33, describing how you may purchase stocks and bonds, will be sent upon request to any one interested in this subject. Address John Muir & Co., 61 Broadway, New York City.

A special booklet on Motor Stocks, giving full financial data of the important companies, with other valuable information, has been issued for free distribution by Messrs. Andrews & Co., dealers in investment securities, 108 S. La Salle St., Chicago, Ill.

Mr. Atwood has written a financial booklet, "Making Your Money Work for You," especially for our readers. Write him at 95 Madison Avenue, New York, inclosing four cents in stamps, if you want a copy.

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